

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYCaption in Compliance with D.N.J. LBR 9004-1(b)
2018-0904Powers Kirn, LLC
ecf@powerskirn.com
728 Marne Highway, Suite 200
Moorestown, NJ 08057
856-802-1000

In Re:

Darlene D. Bailey
Charles Bailey

Case No.: 18-26660-ABA

Hearing Date: April 26, 2022

Judge: Honorable Andrew B. Altenburg, Jr.

Chapter: 13

Order Filed on May 3, 2022
by Clerk
U.S. Bankruptcy Court
District of New JerseyORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: May 3, 2022
Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: Darlene D. Bailey and Charles Bailey

Case No.: 18-26660-ABA

Caption of Order:

ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

Upon the motion of Powers Kirm, LLC, Attorney for PennyMac Loan Services, LLC, debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

1. Debtor(s) shall commence curing post petition arrears through April 1, 2022, in the sum of \$6,129.34 which is itemized as follows:

| Qty | Item | Amount | (From - To) | | Extended Amount |
|-----|-------------------|------------|---------------------------|---|--------------------|
| 4 | Payments @ | \$1,549.14 | (01/01/2022 - 04/01/2022) | = | \$6,196.56 |
| | Funds in Suspense | | | | <u>\$-67.22</u> |
| | Arrears to Cure: | | | = | \$6,129.34 |

2. Post-petition funds in suspense totaling \$67.22 shall be applied to reduce the arrears.

3. Post petition arrears of \$6,129.34 shall be cured through the debtor(s)' plan and are hereby added to the claim filed by the mortgagee.

4. Debtor(s) shall resume regular monthly mortgage payments starting on May 1, 2022.

5. The mortgagee is awarded a counsel fee and costs of \$688.00 on this application, which sum shall be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

6. If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

7. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

In re:
Darlene D Bailey
Charles Bailey
Debtors

Case No. 18-26660-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 03, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2022:

| Recip ID | Recipient Name and Address |
|----------|--------------------------------------------------------------------------|
| db/jdb | + Darlene D Bailey, Charles Bailey, 16 Richey Ave, Oaklyn, NJ 08107-2306 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|-------------------------------------------------------------------------------------------------------------------|
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Georgette Miller | on behalf of Debtor Darlene D Bailey Miller.GeorgetteR50524@notify.bestcase.com;gmiller@margolisedelstein.com |
| Georgette Miller | on behalf of Joint Debtor Charles Bailey Miller.GeorgetteR50524@notify.bestcase.com;gmiller@margolisedelstein.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jennifer R. Gorchow | on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com |

District/off: 0312-1

User: admin

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Date Rcvd: May 03, 2022

Form ID: pdf903

Total Noticed: 1

John K. Justin

on behalf of Joint Debtor Charles Bailey jkjustin@aol.com
justinjr50524@notify.bestcase.com;leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com

John K. Justin

on behalf of Debtor Darlene D Bailey jkjustin@aol.com
justinjr50524@notify.bestcase.com;leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com

Keith B. Morgan

on behalf of Creditor ABC Bail Bonds Inc. kmorgan@morganlaw.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca K. McDowell

on behalf of Creditor HELMER CONLEY & KASSELMAN, P.A. rmcdowell@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 15